

MENTE'S GUIDE TO



# THE FURLOUGH SCHEME



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# > THE FURLOUGH SCHEME

The Coronavirus Job Retention Scheme is a temporary scheme open to all UK employers for at least three months starting from 1 March 2020. It is designed to support employers whose business has been severely affected by coronavirus (COVID-19).

Employers can claim for 80% of furloughed employees' (employees on a leave of absence) usual monthly wage costs, up to £2,500 a month, plus the associated Employer National Insurance contributions and minimum automatic enrolment employer pension contributions on that wage.

Employers can use this scheme anytime during this period. The scheme is open to all UK employers that had created and started a PAYE payroll scheme on 28 February 2020.

It's up to the employer to choose which employees are furloughed.

While furloughed employees still technically retain their jobs, they aren't allowed to do any work for the employer that has furloughed them.

The basic principle behind it is that it is a temporary arrangement. Workers should one day be able to return to their work - although there is no guarantee that an employer has to keep a furloughed employee on after the arrangement ends.

If you're looking for more information about the scheme, get in touch with someone from your organisation (like HR) or visit [gov.uk](https://www.gov.uk).

It's understandable to be stressed at this time - whether you've been furloughed, a member of your family has, or something similar. It's not an easy situation that we've all found ourselves in, but remember that it will pass with time.



# > FINANCIAL WORRIES

Many people are understandably worried about their finances.

In fact, a new survey by YouGov has found that 55% of people are now worried about their family's finances, and 31% of people are worried about missing bill payments in the next six months. **What to do:**

- **Try not to panic** - No problem is unsolvable and there are plenty of organisations and people who can offer you support.
- **Reach out** - If you have debts and are worried, reach out to the company you have debt with - mortgage providers, credit card companies, banks, utility companies, etc. Most already likely have a contingency plan in place to support you - allowing you either payment and interest breaks or deferred payments. The FCA has also announced that they are asking banks to freeze payments on loans and credit cards for up to three months for those facing difficulties.
- **Stay up to date with the news** - The government have announced lots of measures that are there to support employees, the self-employed, and wider society. It's worth staying up to date and keeping your eyes peeled for new announcements.
- **Create a budget** - Set aside some time to come up with a new, realistic budget of incomes and outgoings. It's better to spend some time in organising it and to get it right than to rush it.
- **Check your bank** - Choose a regular time each week (or more regularly) to look at your money and expenditure to check that you're on track.
- **Look for ways to cut costs** - For example use comparison sites to find better deals on your bills. Many people can save hundreds of pounds by doing this.
- **Do not try to ignore the situation** - Dealing with the problem early on is the best approach and can help you to reduce your worry. Just remember that the situation will pass and you can regain control again over your finances.





## REDUCING CORONAVIRUS-RELATED WORRY

- **Know that it's okay to find the situation tough** - But remember that it will pass with time. It can be worry-inducing and upsetting - but it will pass. Being mentally healthy doesn't mean being happy 24/7; it means acknowledging our situation and emotions, but knowing that we can get through life's challenges.
- **Avoid overexposure to the news** - Stay informed but limit time checking the news if it feels overwhelming. Similarly, don't keep re-reading the same advice if it's causing you anxiety.
- **Talk to others** - Talk to others about concerns and feelings. Speak with others regularly through video calls, phone calls, and messages. It's reassuring and can help us to calm down, but it also helps us to know that feeling uncertain is okay.
- **Look after yourself** - Try to maintain a healthy and balanced diet, incorporate some exercise across the day, and get enough sleep. Get outside, like into your own garden, when possible. Also, check out [these gym-free workouts](#) from the NHS.
- **Keep your house clean** - There's a high chance that you'll be spending a lot of time in your own home now. Try to keep it as clean and tidy as possible, as this is good for wellbeing. Cleaning can also help you to be active, which is good for our mental health. Try to regularly spend time in different rooms too.
- **Find new hobbies and activities** - There are many hobbies and things that we can do while we're socially distancing. You may find that you've got some extra time now. Perhaps find online activities that you can do with others too, play board games, get into learning a new language, learning an instrument, or get gardening/crafting.
- **Practice gratitude** - Write down the things that you are grateful for, and be thankful for people who are working to ensure that we are safe and healthy. The NHS has been recruiting for volunteers to support it during these times, and helping others in this way can be good for mental health. Volunteers must be 18 or over, and fit and well with no symptoms. If you are interested in this, [click here](#) for more information.



# SUPPORT

Remember that there is still support out there, and you should seek it if you need it. For example, if you are having psychotherapy or counselling, see if you're able to carry on your sessions via a video call. Remember that you can call the Samaritans at any time on 116 123 for support.

These organisations provide information and support regarding mental health:

- **Samaritans** - [www.samaritans.org/](http://www.samaritans.org/) - If you would like to talk to someone for support, you can call them on 116 123, 24/7.
- **Anxiety UK** - [www.anxietyuk.org.uk/](http://www.anxietyuk.org.uk/) - A national charity formed in 1970, by someone living with agoraphobia, for those affected by anxiety, stress and anxiety based depression - Helpline: 0344 477 5744, text service: 07537 416 905
- **Shout** - Shout is the UK's first free 24/7 text service for anyone in crisis anytime, anywhere. If you're experiencing a personal crisis, are struggling with your mental health, and need support, you can text Shout to 85258. This will connect you with a trained volunteer.
- **The Hub of Hope** - <https://hubofhope.co.uk/> - The Hub of Hope is a national mental health database which brings together organisations who offer mental health advice and support, based on location.
- **Mind** - [www.mind.org.uk/](http://www.mind.org.uk/) - Infoline: 0300 123 3393

## DISCLAIMER

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